

Claims

1. An instantaneous settlement apparatus having: a card reading section reading information recorded in a debit card owned by a customer and associated with a bank account of the customer; a customer operation section inputting customer authentication information according to an operation of a customer; an amount input section inputting a sales amount; a receipt output section printing to output a receipt showing the sales amount; and a communication section performing communication with the outside, settlement of a transaction being performed via the communication section, characterized in that:

the communication section performs an inquiry of an account balance of the customer to receive account balance information; and

the apparatus comprises a balance output section outputting an account balance based upon the account balance information received by the communication section.

2. The instantaneous settlement apparatus according to claim 1, characterized in that the apparatus further comprises a balance inquiry operation section instructing inquiry of an account balance according to an operation is provided, and

the communication section performs inquiry of an account balance according to an operation of the balance inquiry operation section.

3. The instantaneous settlement apparatus according to claim 2, characterized in that the balance inquiry operation section is provided integrally with the customer operation section and instructs inquiry of an account balance according to an operation of a customer.

4. The instantaneous settlement apparatus according to claim 1, characterized in that the balance output section is a display section which is provided integrally with the customer operation section and displays to output an account balance.

5. The instantaneous settlement apparatus according to claim 1, characterized in that the receipt output section serves also as the balance output section and the receipt output section prints to output a receipt showing an account balance together with a sales amount.

6. The instantaneous settlement apparatus according to claim 5, characterized in that the receipt output section is provided with a folding mechanism for folding at least an area in which an account balance is shown of a receipt to be outputted.

7. The instantaneous settlement apparatus according to claim 5, characterized in that the receipt output section outputs a receipt on which at least an area where an account balance is shown is covered.

8. An instantaneous settlement apparatus having: a card reading section reading information recorded in a debit card owned by a customer and associated with a bank account of the customer; a customer operation section inputting customer authentication information according to an operation of the customer; an amount input section inputting a sales amount; a receipt output section printing to output a receipt showing the sales amount; and a communication section performing communication with the outside, settlement of a transaction being performed via the communication section, characterized by comprising:

a balance inquiry operation section instructing inquiry of an account balance according to an operation; and

a balance output section outputting an account balance based upon account balance information obtained by performing inquiry of an account balance.

9. An instantaneous settlement apparatus having: a card reading section reading information recorded in a debit card owned by a customer and associated with a bank account of the customer; a customer operation section inputting customer

authentication information according to an operation of the customer; an amount input section inputting a sales amount; a receipt output section printing to output a receipt showing the sales amount; and a communication section performing communication with the outside, settlement of a transaction being performed via the communication section, characterized in that:

the communication section performs an inquiry of an account transaction history of the customer to receive account transaction history information; and

the apparatus comprises a history output section outputting an account transaction history based upon the account transaction history information received by the communication section.

10. The instantaneous settlement apparatus according to claim 9, characterized in that the apparatus further comprises a history inquiry operation section instructing inquiry of an account transaction history according to an operation, and

the communication section performs inquiry of an account transaction history according to an operation of the history inquiry operation section.

11. The instantaneous settlement apparatus according to claim 10, characterized in that the history inquiry operation section is provided integrally with the history operation

section and instructs inquiry of an account balance according to an operation of a customer.

12. The instantaneous settlement apparatus according to claim 9, characterized in that the history output section is a display section which is provided integrally with the customer operation section and displays to output an account transaction history.

13. The instantaneous settlement apparatus according to claim 9, characterized in that the receipt output section serves also as the history output section and the receipt output section prints to output a receipt showing an account transaction history together with a sales amount.

14. The instantaneous settlement apparatus according to claim 13, characterized in that the receipt output section is provided with a folding mechanism for folding at least an area in which an account transaction history is shown of a receipt to be outputted.

15. The instantaneous settlement apparatus according to claim 13, characterized in that the receipt output section outputs a receipt on which at least an area where an account transaction history is shown is covered.

16. An instantaneous settlement apparatus having: a card reading section reading information recorded in a debit card owned by a customer and associated with a bank account of the customer; a customer operation section inputting customer authentication information according to an operation of the customer; an amount input section inputting a sales amount; a receipt output section printing to output a receipt showing the sales amount; and a communication section performing communication with the outside, settlement of a transaction being performed via the communication section, characterized by comprising:

a history inquiry operation section instructing inquiry of an account transaction history according to an operation; and

a history output section outputting an account transaction history based upon account transaction history information obtained by performing inquiry of an account transaction history.